

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **1** Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. 3:19-bk-22351

Judge _____

Kochel, Loretta R

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original

Modified/Notice Required

Date: July 12, 2019

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MCC

Initial Debtor: LRK

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 200.00 per month to the Chapter 13 Trustee, starting on 7/01/2019 for approximately 42 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
 Future Earnings
 Other sources of funding (describe source, amount and date when funds are available): _____
- c. Use of real property to satisfy plan obligations:
 Sale of real property
Description: _____
Proposed date for completion: _____
- Refinance of real property
Description: _____
Proposed date for completion: _____
- Loan modification with respect to mortgage encumbering property
Description: _____
Proposed date for completion: _____

- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

- a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Gillman, Bruton & Capone, LLC	Attorney's Fees	Attorney's fees shall be paid on an hourly basis at a rate of \$425/hour. Counsel shall file a Fee Application in accordance with the Local rules. Counsel estimates that an additional \$3,000 shall be paid

		through the plan.
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b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	83 Illinois Ave, Waretown, NJ 08758-2428	1,477.06	0.00%	1,477.06	1,070.92

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Dealer Services	2011 Chevrolet Avalanche	1,667.84	0.00%	1,667.84	549.28

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion

of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
 the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Midland Funding-CitiBank-Home Depot	83 Illinois Ave, Waretown, NJ 08758-2428	1,437.19	137,380.00	116,762.72	0.00	0.00%	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo Dealer Services	2003 Chevrolet Monte Carlo	1,250.00	0.00

f. Secured Claims Unaffected by the Plan [X] NONE

The following secured claims are unaffected by the Plan:

None

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding-CitiBank-Home Depot	83 Illinois Ave, Waretown, NJ 08758-2428	judgment	1,437.19	137,380.00	19,139.00	116,762.72	1,437.19

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee [] is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
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Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE
 Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 12, 2019

/s/ Loretta R Kochel

Debtor

Date: July 12, 2019

Joint Debtor

Date: July 12, 2019

/s/ Marc C. Capone

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9
United States Bankruptcy Court
District of New Jersey

In re:
 Loretta R Kochel
 Debtor

Case No. 19-22351-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db 518313950	Loretta R Kochel, 83 Illinois Ave, Waretown, NJ 08758-2428 AR Resources, Inc.-Barron ER Physicians, ATTN: Bankruptcy, PO Box 1056, Blue Bell, PA 19422-0287
518313954	Citibank North America- WAWA, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518313955	+Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
518313956	Direct TV, Credence Resource Management LLC, PO Box 1253, Southgate, MI 48195-0253
518313958	Menschling & Lucarini, PC, 1200 Hooper Ave Bldg A, Toms River, NJ 08753-3594
518313959	Midland Funding-CitiBank-Home Depot, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518313960	New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935
518313964	Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
518313965	Quicken Loans, 662 Woodward Ave, Detroit, MI 48226-3433
518313966	Southern Ocean County Hospital, PO Box 3129, Secaucus, NJ 07096-3129
518313970	Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 15 2019 23:56:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 15 2019 23:56:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518313949	E-mail/Text: mtamsett@adminrecovery.com Jul 15 2019 23:57:00 Admin Recovery LLC, 45 Earhart Dr Ste 102, Williamsville, NY 14221-7809
518313952	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 15 2019 23:51:22 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518313951	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 15 2019 23:52:09 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518334165	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 16 2019 00:02:35 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518313953	E-mail/Text: bankruptcy@certifiedcollection.com Jul 15 2019 23:56:31 Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
518324885	E-mail/Text: mrdiscren@discover.com Jul 15 2019 23:55:55 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518313957	E-mail/Text: mrdiscren@discover.com Jul 15 2019 23:55:55 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
518313961	E-mail/Text: OMCbankruptcy@hackensackmeridian.org Jul 15 2019 23:57:09 Ocean Medical Center, PO Box 417140, Boston, MA 02241-7140
518340485	+E-mail/PDF: cbp@onemainfinancial.com Jul 15 2019 23:50:27 OneMain, PO Box 3251, Evansville, IN 47731-3251
518313962	E-mail/PDF: cbp@onemainfinancial.com Jul 15 2019 23:51:07 OneMain Financial, 1350 Hooper Ave Ste 4-A, Toms River, NJ 08753-2980
518313963	E-mail/PDF: cbp@onemainfinancial.com Jul 15 2019 23:50:26 Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
518343285	+E-mail/Text: bankruptcyteam@quickenloans.com Jul 15 2019 23:56:57 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518313967	E-mail/Text: bankruptcy@sw-credit.com Jul 15 2019 23:56:41 Southwest Credit Systems- Comcast, 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958
518315304	+E-mail/PDF: gecsedri@recoverycorp.com Jul 15 2019 23:52:03 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518313968	E-mail/PDF: gecsedri@recoverycorp.com Jul 15 2019 23:52:05 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518313969	E-mail/Text: bankruptcy@td.com Jul 15 2019 23:56:43 Td Bank, N.A., 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 30

Date Rcvd: Jul 15, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Marc C Capone on behalf of Debtor Loretta R Kochel 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com;e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc.. rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4